

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Case No: 05-61890 – DDO

CARRIE ANNE JOHNSON
1711 19TH ST S
MOORHEAD, MN 56560

Social security number: xxx-xx-4583

BRENDON JOSEPH JOHNSON SR
1711 19TH ST S
MOORHEAD, MN 56560

Social security number: xxx-xx-5320

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 2/23/06

Dennis D O'Brien
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on February 23, 2006 Lori Vosejka Clerk, United States Bankruptcy Court By: qcsue Deputy Clerk
--

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0864-6
Case: 05-61890

User: qcsue
Form ID: 7dsc

Page 1 of 2
Total Served: 74

Date Rcvd: Feb 23, 2006

The following entities were served by first class mail on Feb 25, 2006.

db +BRENDON JOSEPH JOHNSON, SR, 1711 19TH ST S, MOORHEAD, MN 56560-4731
db +CARRIE ANNE JOHNSON, 1711 19TH ST S, MOORHEAD, MN 56560-4731
tr +Tamara L Yon, PO Box 605, Crookston, MN 56716-0605
smg +Minnesota Department of Revenue, Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
smg +State of Minnesota, Dept of Manpower Services, 390 N Robert St, St Paul, MN 55101-1805
smg +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
56906067 +2109 N THIRD ST, FARGO ND 58102-1907
56906022 +ACCOUNTS MANAGEMENT INC, PO BOX 1843, SIOUX FALLS SD 57101-1843
56906018 ACCOUNTS RECEIVABLE MAN INC, PO BOX 129, THOROFARE NJ 08086-0129
56906021 +ADVANCED HAND CLINIC, ATIN JON NORBERG MD, 3280 TWENTIETH ST S, FARGO ND 58104-5917
56947638 +ALTRU HEALTH SYSTEMS, PO BOX 6003, GRAND FORKS ND 58206-6003
56906065 +ART & SHIRLEY DAVIS, 1403 CLAY ST, CEDAR FALLS IA 50613-4109
56906043 ASPIRE, PO BOX 105341, ATLANTA GA 30348-5341
56906023 +BRADFORD EDITIONS, 9333 MILWAUKEE AVE, NILES IL 60714-1303
56906025 CAPITAL ONE BANK, PO BOX 60024, CITY INDUST CA 91716-0024
56906070 +CASS COUNTY DISTRICT CT, 211 NINTH ST S, FARGO ND 58103-1833
56906048 CELLULAR ONE, PC BOX 79128, PHOENIX AZ 85062-9128
56906028 +CENTRACARE CLINIC, 1200 SIXTH AVE N, ST CLOUD MN 56303-2736, DAKOTA CLINIC LTD,
1702 S UNIVERSITY, PO BOX 6001
56906061 +CLAY COUNTY COLLECTION, 715 N ELEVENTH ST STE 102, MOORHEAD MN 56560-2094
56906029 +EASTERN COLLECTION CORP, 1626 LOCUST AVE, BOHEMIA NY 11716-2153
56947629 +ENHANCED RECOVERY CORP, 8014 BAYBERRY RD, JACKSONVILLE FL 32256-7412
56906031 +EXCEL TITLE LLC, 6900 WEDGWOOD ROAD STE 450, MAPLE GROVE MN 55311-3552
56906030 EXCEL WIRELESS, PO BOX 78334, PHOENIX AZ 85062-8334
56906033 +FAIRVIEW, 2450 RIVERSIDE AVE, MINNEAPOLIS MN 55454-1516
56906034 FARGO FOOT & ANKLE LLC, 2301 TWENTY FIFTH ST S, FARGO ND 58103
56906053 FM AMBULANCE SERVICE, PC BOX 9058, FARGO ND 58106-9058
56906064 +FRANCIS MCLAIN, 82 MCDONALD CREED RD, LIVINGSTON MT 59047-9127
56906035 GELS INGER MEDICAL CENTER, PO BOX 828518, PHILADELPHIA PA 19182-8518
56906036 GOODWIN & BRYAN LLP, PO BOX 221406, CLEVELAND OH 44122-0999
56906075 GREEN TREE FINANCIAL CORP, 500 LAND MARK TOWERS, ST PAUL MN 55102-1642
56947635 +HANGER, 721 E ROSSER AVE, BISMARCK ND 58501-4461
56947631 +HARLEY MCLAIN, 662 SECOND AVE NW, VALLEY CITY ND 58072-2504
56906037 HARRIS & HARRIS LTD, 600 W JACKSON BLVD STE 400, CHICAGO IL 60661,
EXCEL TELECOMMUNICATIONS INC, PO BOX 219046, KANSAS CITY MO 64121-9046
56947632 +HEATHER JOHNSON, 1711 NINETEENTH ST S, MOORHEAD MN 56560-4731
56906058 +HERBERGERS, PC BOX 10327, JACKSON MS 39289-0327
56906020 HOUSEHOLD CREDIT SERVICES, PO BOX 5222, CAROL STREAM IL 60197-5222
56906062 INNOVIS HEALTH, PO BOX 6061, FARGO ND 58108-6061
56906038 INTERNAL REVENUE SERVICE, FRESNO CA 93888-0040
56906039 +J A CAMBECE LAW OFFICE PC, EIGHT BOURBON ST, PEABODY MA 01960-7473
56906041 +JC CHRISTENSEN, PC BOX 519, SAUK RAPIDS MN 56379-0519
56906066 +JUNO PINTAR, 5521 S FALCONER DR, BISMARCK ND 58504-3180, CHRISTEEN MCLAIN
56906040 LAW OFFICE R SEIERSTAD ESQ, SAUK RAPIDS MN 56379-0570
56947633 +LINDA JOHNSON, 101 SECOND ST S NO 2206, FARGO ND 58103-1928
56906069 +LORETTA FREDERICKSON, 802 33 AVE N APT 206, FARGO ND 58102-1071
56906055 +MED DAKOTA EYE, 919 S NINTH ST, BISMARCK ND 58504-5858
56906060 +MEDMISSOURI SL, do UNITED ACCOUNTS, 411 N FOURTH ST, BISMARCK ND 58501-4078
56906045 MERITCARE CLINIC, PO BOX 2168, FARGO ND 58107-2168
56906044 MERITCARE HOSPITAL, PO BOX MC, FARGO ND 58122-0370
56906046 +MERITCARE MILLS AVE, 720 N FOURTH ST, FARGO ND 58122-4520
56906042 MIDLAND CREDIT MANAGEMENT, DEPARTHE NT 8870, LOS ANGELES CA 90084-8870
56906032 +MORRIS CARLSON P A, ATTN KELLY V GRIFFITTS, 7380 FRANCE AVE S STE 200,
MINNEAPOLIS MN 55435-4599
56947630 +MR MONEY, 303 BROADWAY, FARGO ND 58102-4714
56906074 +NCO FINANCIAL SYSTEMS INC, PC BOX 7590 DEPT 64, HAMPTON VA 23666-0590
56906056 NORWEST FINANCIAL, PO BOX 9743, FARGO ND 58106-9743
56906068 +PATRICK CURRAN, 1702 SECOND ST N, FARGO ND 58102-2328
56906047 +PLAINS MEDICAL CLINIC, ATTN JOEL S CHOCK, 3280 TWENTIETH ST S, FARGO ND 58104-5917,
PORTFOLIO RECOVERY, PC BOX 12914
56906072 +PRAIRIE AT ST JOHNS, ATTN DR THOMAS MOORE, 510 S FOURTH ST, FARGO ND 58103-1914
56906057 +PROVID IAN BANK, PC BOX 9007, PLEASANTVILLE CA 94566-4122, JEFFERSON CAPITAL SYSTEM,
16 MCLELAND ROAD, ST CLOUD MN 56303-2198
56947637 RAPIDCARE URGENT CARE, 1517 THIRTY SECOND AVE SW, FARGO ND 58103
56906049 RED RIVER COLLECTIONS, PC BOX 7025, FARGO ND 58106-7025
56906050 +RMA, 880 GRIER DRIVE, LAS VEGA.S NV 89119-3718
56906051 +SHARE HOUSE INC, 4227 NINTH AVE SW, FARGO ND 58103-2018
56947634 +TELECHECK, 12500 E BLEFORD AVE, FIRST FLOOR MAIL STOP M 1C, ENGLEWOOD CO 80112-5939
56906063 TEXAS GUARANTEED, PO BOX 15996, AUSTIN TX 78761-5996
56947636 +THE BONE AND JOINT CNTR, PO BOX 1397, BISMARCK ND 58502-1397
56906052 UNITED ACCOUNTS INC, PC BOX 9331, FARGO ND 58106-9331
56906073 UNIVERSAL FIDELITY PA, PC BOX 941911, HOUSTON TX 77094-8911
56906019 VAN RU CREDIT CORPORATION, PO BOX 618, PARK RIDGE IL 60068-0618
56906026 +WEST ASSET MANAGEMENT INC, PO BOX 724747, ATLANTA GA 31139-1747
56906059 +WEST RIVER TELE, C/O UNITED ACCOUNTS, 411 N FOURTH ST, BISMARCK ND 58501-4078

The following entities were served by electronic transmission on Feb 24, 2006 and receipt of the transmission was confirmed on:

56906027 EDI: CAPITALONE.COM Feb 24 2006 02:30:00 CAPITAL ONE, PO BOX 25131, RICHMOND VA 23276-0001
56906024 EDI: CAPITALONE.COM Feb 24 2006 02:30:00 CAPITAL ONE SERVICES, PO BOX 60000,
SEATTLE WA 98190-6000

District/off: 0864-6
Case: 05-61890

User: qcsue
Form ID: 7dsc

Page 2 of 2
Total Served: 74

Date Rcvd: Feb 23, 2006

The following entities were served by electronic transmission (continued)

56906020 EDI: HFC.COM Feb 24 2006 02:29:00 HOUSEHOLD CREDIT SERVICES, PO BOX 5222,
CAROL STREAM IL 60197-5222
56906042 EDI: MID8.COM Feb 24 2006 02:31:00 MIDLAND CREDIT MANAGEMENT, DEPARTHENT 8870,
LOS ANGELES CA 90084-8870
56906071 +EDI: AFNIVZWIRE.COM Feb 24 2006 02:30:00 VERIZON WIRELESS, 777 BIG TIMBER RD,
ELGIN IL 60123-1401

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

56906054 MACK & ASSOCIATES

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 25, 2006

Signature:

